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The present invention may be embodied in other specific forms without departing from its spirit or essential characteristics. The described embodiments are to be considered in all respects only as illustrative and not restrictive. The scope of the invention is, therefore, indicated by the appended claims rather than by the foregoing description. All changes which come within that meaning and range of equivalency of the claims are to be embraced within their scope.

What is claimed is:

1. A method of payroll access comprising:
receiving a request from an employee for access to the employee's payroll,
forwarding funds to the employee on demand; and
deducting the forwarded funds from the employee's payroll check.

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2. The method of claim 1, wherein the employee uses an automatic teller
machine to request and receive the funds.

3. The method of claim 1, wherein the employee can access wages and pay
already earned but not paid for a pay period.

4. The method of claim 1, wherein the employee can access wages and pay not
yet earned.

5. The method of claim 1, wherein the employee can access payroll prior to an
employer's designated payday.

6. The method of claim 1, wherein the employee's request for payroll access is
transmitted via the internet.

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7. The method of claim 1, wherein the employee's request for payroll access is transmitted via facsimile.

8. The method of claim 1, wherein the employee's request for payroll access is transmitted via E-mail.

9. The method of claim 1, wherein the employee's request for payroll access is transmitted via telephone.

10. The method of claim 1, wherein said request is authenticated using an authentication means selected from the group consisting of: personal identification number, biometric identification, a password, an electronic key, a signature verification, and photo identification.

11. The method of claim 1, wherein the funds are forwarded to the employee all at once.

12. The method of claim 1, wherein the funds are transferred to the employee through disbursements over a period of time.

13. The method of claim 1, wherein the amount deducted from the employee's payroll is deducted from the employee's wages from a single pay period.

14. The method of claim 1, wherein the amount deducted from the employee's payroll is deducted through several deductions over a period of time.

15. The method of claim 1, wherein the employee can access wages not yet earned for a current pay period.

16. The method of claim 1, wherein the payroll access is provided through a payroll access resource.

17. The method of claim 16, wherein the payroll access resource is a financial resource selected from the group consisting of: a bank account, a credit account, a secondary payroll access account, a shared account, a trust account, a temporary account, a savings account, and a checking account.

18. The method of claim 16, wherein the payroll access account is an account holding party selected from the group consisting of: the employee, the employer, the payroll service, a payroll advance company, a wire transfer company, a bank, a credit union, a third party financial institution, and a credit card company.

19. The method of claim 1, wherein the funds are forwarded to the employee by a transfer means selected from the group consisting of: electronic transfer, certified check, automated teller machine, wire transfer, extended credit, pre-charged payroll card, and electronic credits.

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20. The method of claim 1, wherein the funds made accessible are limited to a predetermined amount.

21. The method of claim 1, wherein the amount deducted from the employee's payroll includes a transaction fee

22. The method of claim 1, wherein the employee pays for a predetermined number of payroll access transactions.

23. A method of payroll access comprising:
receiving an electronic request from an employee for access to the employee's
payroll, wherein said request originates from an automated teller machine
and is transmitted over a computer network, electronically authorizing a
distribution of funds according to said request;
distributing the funds through the automated teller machine; and
deducting the amount of the distributed funds and a fee from a paycheck of the
employee.

24. The method of claim 23, wherein payroll access is provided on demand.

25. The method of claim 23, wherein payroll access is provided by means of an
automatic teller machine card.

26. The method of claim 23, wherein the employee can access wages and pay
already earned for a pay period prior to an employer's designated pay day.

27. The method of claim 23, wherein the employee's request for payroll access
is transmitted by a communications means selected from the group consisting of: internet,
facsimile, E-mail, and telephone.

28. The method of claim 23, wherein said request is authenticated using an authentication means selected from the group consisting of: personal identification number, a biometric identification, a password, an electronic key, a signature verification, and a photo identification.

29. The method of claim 23, wherein the payroll access is provided through a payroll access resource.

30. The method of claim 29, wherein the payroll access resource is a bank account connected via a computer network to the automated teller machine.

31. The method of claim 29, wherein the payroll access resource is an account owned by a party selected from the group consisting of: an employee, an employer, a payroll service, a payroll advance company, a wire transfer company, a bank, a credit union, a third party financial institution, and a credit card company.

32. The method of claim 23, wherein the funds are forwarded to the employee by means of extended credit.

33. The method of claim 23, wherein the funds are forwarded to the employee by means of pre-charged payroll card.

34. The method of claim 23, wherein the funds made accessible are limited to a predetermined amount based upon factors selected from the group consisting of: relative risk of non-payment, amount of transaction fees, employment history of the employee, number of hours worked for a given pay period, probable hours worked for a given pay period, funds withheld in advance, and number of requests by the employee.

35. The method of claim 23, wherein said transaction fee is based upon a factor selected from the group consisting of : a percentage of the amount requested, an annual membership fee, a flat fee, a monthly service fee, and a given fee for a certain number of requests for a given time period.

36. The method of claim 23, wherein the employee pays in advance for a predetermined number of payroll access transactions.

37. A method of providing payroll access comprising the steps of:
receiving a request from an employee for access to the employee's payroll;
forwarding funds to the employee according to said request;
deducting forwarded funds and a transaction fee from the employee's payroll; and
distributing an adjusted pay to the employee at the end of a pay period.

38. The method of claim 37, wherein payroll access is provided on demand.

39. The method of claim 37, wherein payroll access is provided by means of an automatic teller machine.

40. The method of claim 37, wherein the employee can access wages and pay already earned for a pay period.

41. The method of claim 37, wherein the employee can access payroll prior to an employer's designated payday.

42. The method of claim 37, wherein the employee's request for payroll access is transmitted by a means selected from the group consisting of: web portal, facsimile, E-mail, and telephone.

43. The method of claim 37, wherein said request is authenticated using an authentication means selected from the group consisting of: personal identification number, biometric identification, password, electronic key, signature verification, and photo identification.

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44. The method of claim 37, wherein the amount transferred to the employee is deducted from the several employee paychecks over a period of time.

45. The method of claim 37, wherein the payroll access is provided through a payroll access resource.

46. The method of claim 45, wherein the payroll access resource is a financial resource selected from the group consisting of: a bank account, a credit account, a secondary payroll access account, a shared account, a trust account, a temporary account, a savings account, and a checking account.

47. The method of claim 45, wherein the payroll access resource is an account owned by a party selected from the group consisting of: an employee, an employer, a payroll service, a payroll advance company, a wire transfer company, a bank, a credit union, a third party financial institution, and a credit card company.

48. The method of claim 37, wherein the adjusted pay is distributed to the employee by a means selected from the group consisting of: electronic transfer, certified check, automated teller machine, wire transfer, extended credit, pre-charged payroll card, and electronic credits.

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49. The method of claim 37, wherein the funds made accessible are limited to a predetermined amount based upon factors selected from the group consisting of: relative risk of non-payment, amount of transaction fees, employment history of the employee, number of hours worked for a given pay period, probable hours worked for a given pay period, funds withheld in advance, and a certain number of requests by the employee.

50. The method of claim 37, wherein said transaction fee is based upon a factor selected from the group consisting of : a percentage of the amount requested, is based on an annual membership fees, a flat fee, is a monthly service fee, and is based upon the number of requests for a given time period.

51. The method of claim 37, wherein the employee pays for a certain number of payroll access transactions.

52. The method of claim 37, wherein information regarding the adjusted pay is transmitted electronically to the employee.

53. The method of claim 52, wherein the information is transmitted over the internet.

54. The method of claim 53, wherein the information is posted on a secure web
5 page.

55. The method of claim 54, wherein the employee can grant secure access to the information to other parties.

56. A method of payroll access comprising the steps of:
providing an employee access to a payroll access account;
accepting a request from an employee for access to the payroll access account;
transferring funds from the payroll access account to the employee per the
employee's request;
notifying the employee's payroll service company of the forwarded funds; and
receiving a transaction fee deducted form the employee's payroll.

57. The method of claim 56, wherein access to the payroll access account is
provided on demand.

58. The method of claim 56, wherein access to the payroll access account is
provided by means of an automatic teller machine.

59. The method of claim 56, wherein the employee can access wages not yet
earned for a pay period through the payroll access account.

60. The method of claim 56, wherein the employee's request for payroll access
is transmitted by a means selected from the group consisting of: web portal, facsimile, E-
mail, and telephone.

61. The method of claim 56, wherein said request is authenticated using an authentication means selected from the group consisting of: personal identification number, biometric identification, password, electronic key, signature verification, and photo identification.

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62. The method of claim 56, wherein the amount deducted from the employee's payroll is deducted from wages of a single pay period.

63. The method of claim 56, wherein the payroll access account is a financial resource selected from the group consisting of: a bank account, a credit account, a secondary payroll access account, a shared account, a trust account, a temporary account, a savings account, and a checking account.

64. The method of claim 56, wherein the payroll access account is owned by a party selected from the group consisting of: an employee, an employer, a payroll service, a payroll advance company, a wire transfer company, a bank, a credit union, a third party financial institution, and a credit card company.

65. The method of claim 56, wherein the funds are transferred to the employee by a means selected from the group consisting of: electronic transfer, certified check, automated teller machine, wire transfer, extended credit, pre-charged payroll card, and electronic credits.

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66. The method of claim 56, wherein the funds made accessible are limited to a predetermined amount based upon factors selected from the group consisting of: relative risk of non-payment, amount of transaction fees, employment history of the employee, number of hours worked for a given pay period, probable hours worked for a given pay period, funds withheld in advance, and number of requests by the employee.

67. The method of claim 56, wherein said transaction fee is based upon a factor selected from the group consisting of: a percentage of the amount requested, an annual membership fee, a flat fee, a monthly service fee, and a number of requests for a given time period.

68. The method of claim 56, wherein the employee pays for a certain number of payroll access transactions.

69. A method of payroll access comprising the steps of:
providing an employee access to a payroll access credit card account;
accepting a request from an employee for access to the payroll access credit card
account;
transferring funds form the payroll access credit card account to the employee per
the employee's request;
notifying the employee's payroll service company of the forwarded funds, and
receiving a transaction fee deducted form the employee's payroll.

70. The method of claim 69, wherein payroll access is provided on demand.

71. The method of claim 69, wherein payroll access is provided by means of an
automatic teller machine.

72. The method of claim 69, wherein the employee can access wages not yet
earned for a pay period.

73. The method of claim 69, wherein the employee's request for payroll access
is transmitted by a means of a computer network.

74. The method of claim 69, wherein said request is authenticated using an authentication means selected from the group consisting of: a personal identification number, a biometric identification, a password, an electronic key, a signature verification, and a photo identification.

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75. The method of claim 69, wherein the amount transferred to the employee is deducted from the several employee paychecks over a period of time.

76. The method of claim 69, wherein the funds are forwarded to the employee by means of a line of extended credit.

77. The method of claim 69, wherein the funds made accessible are limited to a predetermined amount above based upon an employee's existing line of credit.

78. The method of claim 69, wherein said transaction fee is based upon a factor selected from the group consisting of: a percentage of the amount requested, an annual membership fees, a flat fee, a monthly service fee, and a certain number of requests for a given time period.

79. A method of payroll access comprising the steps of:
providing an employee access to a payroll access account serviced by a bank,
authorizing an employee to request and withdraw funds from said payroll access
account using bank services,
5 receiving information regarding account transactions for said payroll access
account;
notifying a payroll service of the employee's of funds withdrawn from the payroll
access account; and
receiving a transaction fee deducted form the employee's paycheck by the payroll
10 service company.

80. The method of claim 79, wherein payroll access is provided by means of an
automatic teller machine.

15 81. The method of claim 79, wherein the employee can access wages already
earned for a pay period.

82. The method of claim 79, wherein said request is authenticated using an
authentication means selected from the group consisting of: a personal identification
20 number, a biometric identification, a password, an electronic key, a signature verification,
and a photo identification.

83. The method of claim 79, wherein the funds are forwarded to the employee by a means selected from the group consisting of: electronic transfer, negotiable instrument, automated teller machine, wire transfer, extended credit, pre-charged payroll card, and electronic credits.

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84. The method of claim 79, wherein the funds made accessible are limited to a predetermined amount based upon factors selected from the group consisting of: relative risk of non-payment, amount of transaction fees, employment history of the employee, number of hours worked for a given pay period, probable hours worked for a given pay period, funds withheld in advance, and a certain number of requests by the employee.

85. The method of claim 79, wherein said transaction fee is based upon a factor selected from the group consisting of : a percentage of the amount requested, an annual membership fee, a flat fee, a monthly service fee, a certain number of requests for a given time period.

86. A method of payroll access comprising the steps of:

receiving a wire transfer request from an employee;

wire transferring funds to an employee;

notifying an employee's payroll service company of the wire fee; and

receiving reimbursement for the wired funds and an additional fee deducted from

an employee's payroll.

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87. A method of payroll access comprising the steps of:
providing a payroll service company with information regarding an employee to
whom payroll access is given;
determining a limit on the amount of funds that can be accessed by the employee;
issuing the employee a payroll access ATM card;
receiving requests for payroll access when the employee uses the ATM card to
request funds;
forwarding the requested funds to the employee;
receiving notification from the ATM via a computer network of the transaction;
forwarding the amount of the funds withdrawn together with fees to a payroll
service company of the employee, adjusting the balance on the limit on the
ATM card according to the amount withdrawn by the employee;
receiving reimbursement for the forwarded funds and payment for transaction fee
and other fees, all being deducted from employee's paycheck; and
resetting the limit on the ATM card.

88. The method of claim 87, wherein the employee's request for payroll access
is transmitted by a means selected from the group consisting of: the internet, facsimile, E-
mail, and telephone.

89. The method of claim 87, wherein said request is authenticated using a authentication means selected from the group consisting of: a personal identification number, a biometric identification, a password, an electronic key, a signature verification, and a photo identification.

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90. The method of claim 87, wherein the amount deducted from the employee's payroll is deducted from wages of a single pay period.

91. The method of claim 87, wherein the funds are forwarded to the employee by a means selected from the group consisting of: electronic transfer, certified check, automated teller machine, wire transfer, extended credit, pre-charged payroll card, and electronic credits.

92. A method of providing payroll access comprising the steps of:
providing an employee access to a payroll access account tied to an ATM card,
determining a limit on the funds that the employee can withdraw from said payroll
access account for a given pay period,
issuing a payroll access ATM card to said employee,
receiving a request from the employee through an ATM for access to funds in a
payroll access account,
transferring funds to an authenticated user through said ATM;
receiving notification from the ATM of the transfer of funds,
calculating fees for the transaction,
notifying a payroll service company of the employee to deduct an amount equal to
the funds transferred and the fees from the employee's payroll,
receiving the amount deducted from the employee's payroll check and the fees.

93. An apparatus for employee payroll access on demand comprising:
means for receiving a request from the employee for payroll access;
means for forwarding funds to the employee on demand; and
means for deducting the forwarded funds from the employee's payroll check.